NEVADA PREPAID TUITION PROGRAM

Save Now for the Cost of Tomorrow's Tuition



Purchase a Prepaid Tuition contract to start saving for your tuition expenses. There's a program for every budget. This is an Internal Revenue Code Section 529 qualified tuition program offered by the State of Nevada.

Portable

You may still use your benefits if you move out of state. Your contract may be used at any accredited university, college, or community college in the nation and in certain cases at schools around the world. Children enrolled in Prepaid Tuition do not have to choose a Nevada School.

Tax-Exempt

Any earnings grow tax free at the federal level which means that the purchaser does not have to pay federal tax on any interest or the increased contract value each year. Payments are distributed directly to eligible colleges and universities on a tax-free basis.

Safe and Affordable

The State Treasurer's Office manages the Trust Fund. Community College plan payments start as low as \$30 per month; University Plan payments as low as \$125 per month. Prices vary depending upon the age/grade of the child.

Flexible

You may change your plan or payment option anytime you want. Benefits are transferable to another member of the family, which, includes first cousins of the beneficiary. Children have up to ten years from the time they graduate high school or age 30 to begin using benefits. And you lose none of the benefits if you move out of state.

Voluntary

Participation in Prepaid Tuition is strictly voluntary. You may request a refund at any time, minus payment of a one time \$100 termination fee.

Prepaid Tuition Plan Options

The Nevada Prepaid Tuition Program offers both a University Plan and a Community College Plan. Under the University Plan you may purchase 2 or 4 years of tuition credit hours (either 60 or 120 credit hours). Under the Community College Plan you may purchase 2 years of tuition credit hours (60 credit hours). We will also offer a combination plan which allows you to purchase 2 years of tuition credit hours at Community College and 2 years of tuition credit hours at a University (60 credit hours + 60 credit hours = 120 credit hours total).

Prepaid Tuition Payment Options

There are three convenient payment options:

- A single lump sum payment, or
- Equal monthly installment payments until your child reaches college age or,
- A Five-year option of 60 equal monthly installment payments

You may make a minimum down payment of \$1,000 to reduce your monthly payment and the total amount of your contract.

For more information visit http://NevadaTreasurer.gov





FALL 2005

Four Year University

		Extended Monthly		Five Year	
		Payment Plan		Payment Plan	
	Lump	Number		Number	
Grade	Sum	of	Monthly	of	Monthly
	Payment	Payments	Amount	Payments	Amount
9	\$16,200	41	\$441	n/a	n/a
8	16,150	53	351	n/a	n/a
7	16,100	65	295	60	\$315
6	16,050	77	256	60	314
5	16,000	89	228	60	313
4	15,950	101	206	60	312
3	15,900	113	189	60	311
2	15,850	125	176	60	310
1	15,800	137	165	60	309
K	15,750	149	155	60	308
Age 4/5*	15,700	161	147	60	307
Age 3	15,650	173	141	60	306
Age 2	15,600	185	135	60	305
Age 1	15,550	197	130	60	304
Newborn	15,500	209	125	60	303

Two Year Community College/ Two Year University

		Extended Monthly		Five Year	
		Payment Plan		Payment Plan	
Grade	Lump Sum	Number of	Monthly	Number of	Monthly
	Payment	Payments	Amount	Payments	Amount
9	\$11,925	41	\$325	n/a	n/a
8	11,880	53	259	n/a	n/a
7	11,835	65	217	60	\$232
6	11,790	77	188	60	231
5	11,745	89	168	60	230
4	11,700	101	152	60	229
3	11,655	113	139	60	229
2	11,610	125	129	60	228
1	11,565	137	121	60	227
K	11,520	149	114	60	226
Age 4/5*	11,475	161	108	60	225
Age 3	11,430	173	103	60	224
Age 2	11,385	185	99	60	223
Age 1	11,340	197	95	60	222
Newborn	11,295	209	92	60	222

Two Year University

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		Extended Monthly		Five Year	
		Payment Plan		Payment Plan	
	Lump	Number		Number	
Grade	Sum	of	Monthly	of	Monthly
	Payment	Payments	Amount	Payments	Amount
9	\$8,100	41	\$221	n/a	n/a
8	8,075	53	176	n/a	n/a
7	8,050	65	148	60	\$158
6	8,025	77	129	60	158
5	8,000	89	115	60	157
4	7,975	101	104	60	157
3	7,950	113	95	60	156
2	7,925	125	89	60	156
1	7,900	137	83	60	155
K	7,875	149	78	60	155
Age 4/5*	7,850	161	74	60	154
Age 3	7,825	173	71	60	154
Age 2	7,800	185	68	60	153
Age 1	7,775	197	66	60	153
Newborn	7,750	209	63	60	152

Two Year Community College

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		Extended Monthly		Five Year		
		Payment Plan		Payment Plan		
	Lump	Number		Number		
Grade	Sum	of	Monthly	of	Monthly	
	Payment	Payments	Amount	Payments	Amount	
9	\$3,825	41	\$105	n/a	n/a	
8	3,805	53	84	n/a	n/a	
7	3,785	65	70	60	\$75	
6	3,765	77	61	60	75	
5	3,745	89	54	60	74	
4	3,725	101	49	60	74	
3	3,705	113	45	60	74	
2	3,685	125	42	60	73	
1	3,665	137	39	60	73	
K	3,645	149	37	60	72	
Age 4/5*	3,625	161	35	60	72	
Age 3	3,605	173	34	60	72	
Age 2	3,585	185	32	60	71	
Age 1	3,565	197	31	60	71	
Newborn	3,545	209	30	60	71	

^{*}Five year olds not entering kindergarten as of September 30, 2005, will follow the Age 4/5 pricing.